

Information to identify the case:			
Debtor 1	Jay A. Thwaite		
First Name	Middle Name	Last Name	
Debtor 2	Constance V. Thwaite		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21682-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jay A. Thwaite

Constance V. Thwaite
fka Constance V. Vaughan

9/18/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jay A. Thwaite
Constance V. Thwaite
Debtors

Case No. 18-21682-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Sep 18, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jay A. Thwaite, Constance V. Thwaite, 504 Olde Town Drive, Sanford, NC 27330-6937
cr	WELLS FARGO BANK, N.A., Wells Fargo Servicing Center, MAC Q2132-023 PO Box 94423, Albuquerque, NM 87199
14822548	+ CBCS, Re: UPMC Community Medicine, PO Box 2724, Columbus, OH 43216-2724
14822550	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court; Collection Service Center, Re: St Clair Hospital, Suite 109, PO Box 13446, Pittsburgh, PA 15243
14822552	+ Dominion Dental Services, Inc, 115 South Union Street, Suite 300, Alexandria, VA 22314-3362
14822555	+ JP Morgan Chase Bank, NA, 2901 Kinwset Parkway, Irving, TX 75063-5815
14822558	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14822559	+ Quest Diagnostics, 875 Greentree Road, Pittsburgh, PA 15220-3508
14822561	+ South Hills ENT Association, 2000 Oxford Drive Ste 201, Bethel Park, PA 15102-1841
14822562	St Clair Professional Services, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873
14822567	UPMC Health Plan, P.O Box 37184, Pittsburgh, PA 15250-7842

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 19 2023 03:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 18 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 19 2023 03:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 18 2023 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 19 2023 03:31:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Sep 18 2023 23:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	EDI: JPMORGANCHASE	Sep 19 2023 03:31:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 18 2023 23:33:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250

District/off: 0315-2

User: auto

Page 2 of 3

Date Recd: Sep 18, 2023

Form ID: 3180W

Total Noticed: 41

14822546	+ Email/Text: legal@arsnational.com	Sep 18 2023 23:32:00	ARS National Services Inc, re: Chase, P.O. Box 469046, Escondido, CA 92046-9046
14824619	EDI: GMACFS.COM	Sep 19 2023 03:31:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14822545	+ EDI: GMACFS.COM	Sep 19 2023 03:31:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
14822547	+ EDI: CAPITALONE.COM	Sep 19 2023 03:31:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14854164	Email/PDF: bncnotices@becket-lee.com	Sep 18 2023 23:52:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14822551	+ Email/Text: bdssupport@creditmanagementcompany.com	Sep 18 2023 23:33:00	Credit Management Co, Re: UPMC Physician Services, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14822553	Email/Text: takierra@fdscredit.com	Sep 18 2023 23:32:00	Financial Data Systems, Attn: Managing Officer/Agent, Re: Bowling Green Associates Pathology, 1638 Military Cutoff Rd, Wilmington, NC 28403
14822554	+ EDI: IRS.COM	Sep 19 2023 03:31:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14822549	EDI: JPMORGANCHASE	Sep 19 2023 03:31:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14886083	EDI: JPMORGANCHASE	Sep 19 2023 03:31:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822556	+ Email/Text: PBNCNotifications@perituservices.com	Sep 18 2023 23:32:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14822557	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 18 2023 23:32:00	Midland Funding LLC, c/o Midland Credit Mgmt, 2365 Northside Drive , Suite 300, San Diego, CA 92108-2710
14864431	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 18 2023 23:32:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14877331	Email/Text: Bankruptcy.Notices@pnc.com	Sep 18 2023 23:32:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14822560	Email/Text: PFS.Analyst@stclair.org	Sep 18 2023 23:33:00	Saint Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14822563	Email/Text: PFS.Analyst@stclair.org	Sep 18 2023 23:33:00	St. Clair Hospital, 1000 Bower Hill Rd., Pittsburgh, PA 15243-1899
14822564	EDI: RMSC.COM	Sep 19 2023 03:31:00	Synchrony Bank/JC Penny, Attn: Bankruptcy Dept., PO Box 96008, Orlando, FL 32896-5061
15314310	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 18 2023 23:33:00	Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14822565	+ Email/Text: BankruptcyNotice@upmc.edu	Sep 18 2023 23:33:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14822566	Email/Text: BNCnotices@dcmservices.com	Sep 18 2023 23:32:00	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14869106	Email/Text: BNCnotices@dcmservices.com	Sep 18 2023 23:32:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14869057	Email/Text: BNCnotices@dcmservices.com	Sep 18 2023 23:32:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14822568	EDI: WFFC.COM	Sep 19 2023 03:31:00	Wells Fargo Bank N.A., PO Box 522, Des Moines, IA 50306-0522
14825524	+ EDI: WFFC2		

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Sep 18, 2023

Form ID: 3180W

Total Noticed: 41

Sep 19 2023 03:31:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite
300, St. Louis Park, MN 55426-4938

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2020-4, U.S. Bank Nation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee bnicholas@kmllawgroup.com
Bryan P. Keenan	on behalf of Joint Debtor Constance V. Thwaite keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Jay A. Thwaite keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com;kebeck@ecf.courtdrive.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

TOTAL: 7